

In re:  
William J O'Brien  
Christine O'Brien  
Debtor(s)

Case No. 15-12654-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Adminstra

Page 1 of 2

Date Rcvd: Oct 29, 2020

Form ID: 3180W

Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2020:

Recip ID	Recipient Name and Address
db/jdb	William J O'Brien, Christine O'Brien, 79 Greenbrook Drive, Levittown, PA 19055-1922
13704295	+ Michael P Kelly, Esquire, 402 Middletown Blvd., Suite 202, Langhorne, Pa. 19047-1818
13511519	+ Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
13558970	+ U.S. BANK NATIONAL ASSOCIATION, ET AL, c/o PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, Pennsylvania 17101-1406

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 29 2020 23:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2020 23:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 29 2020 23:17:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13518233	EDI: PHINAMERI.COM	Oct 30 2020 02:28:00	Americredit Financial Services, Inc., PO Box 183853, Arlington TX 76096
13515613	EDI: AIS.COM	Oct 30 2020 02:28:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13524945	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 29 2020 23:11:12	CACH, LLC, 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485
13597167	EDI: BL-BECKET.COM	Oct 30 2020 02:28:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13836251	EDI: ECMC.COM	Oct 30 2020 02:28:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
13597496	EDI: PRA.COM	Oct 30 2020 02:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*	Christine O'Brien, 79 Greenbrook Drive, Levittown, PA 19055-1922

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2020 at the address(es) listed below:**

Name	Email Address
ANNE M. AARONSON	on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION aaaronson@dilworthlaw.com mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com
ANNE M. AARONSON	on behalf of Defendant Philadelphia Federal Credit Union aaaronson@dilworthlaw.com mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com
JOSHUA I. GOLDMAN	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... Josh.Goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com
LEON P. HALLER	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com
MICHAEL P. KELLY	on behalf of Plaintiff William J O'Brien mpkpc@aol.com r47593@notify.bestcase.com
MICHAEL P. KELLY	on behalf of Debtor William J O'Brien mpkpc@aol.com r47593@notify.bestcase.com
MICHAEL P. KELLY	on behalf of Joint Debtor Christine O'Brien mpkpc@aol.com r47593@notify.bestcase.com
MICHAEL P. KELLY	on behalf of Plaintiff Christine O'Brien mpkpc@aol.com r47593@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... bkgroup@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 13

**Information to identify the case:**

Debtor 1	<u>William J O'Brien</u>	Social Security number or ITIN	xxx-xx-9755
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christine O'Brien</u>	Social Security number or ITIN	xxx-xx-1461
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-12654-elf			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William J O'Brien

Christine O'Brien

10/29/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**